

MOPERM

NEWSLETTER

WINTER 2026 / RELEASED JANUARY 2026

Please share this newsletter with employees, officials, and board members.



AT A GLANCE

MAPS TRAINING

MOPERM offers virtual training to all agents and members on how to navigate the MOPERM Account Portal System (MAPS). If you would be interested in setting up a training session, please contact the member services department at memberservices@moperm.com or calling 888-389-8198.

RENEWALS

January 1st Renewals

Renewal coverage documents are now available to members and agents in MAPS. If you have not received yours, please contact MOPERM's Underwriting Department.

April 1st Renewals

February 1: Surveys due.

March 1: Policies and invoices released.

April 1: Renewal payments due.

HAPPY NEW YEAR

As we begin a new year, we want to extend our sincere appreciation to our members for your continued trust and partnership. It is a privilege to work alongside public entities that are so dedicated to serving their communities. The past year reminded us of the importance of collaboration, resilience, and supporting one another through both challenges and successes. As we look ahead, we remain committed to being a reliable partner, providing stable coverage, meaningful risk management support, and responsive service. We wish you a happy, healthy, and rewarding New Year and look forward to continuing our work together in 2026.



MEMBER SERVICES OUTREACH

Our Member Services team enjoyed getting out and connecting with members at two great conferences this fall. In September, we attended the Missouri Municipal League Annual Conference at the St. Charles Convention Center, and in November we joined the Missouri Association of Counties for its 54th Annual Conference at Margaritaville Lake Resort in Lake Ozark.

It was great visiting with so many attendees, catching up with our members, and having meaningful conversations about the work you do every day. Thank you to everyone who stopped by our booths. We truly appreciate the time you spent with us and always enjoy the chance to connect face-to-face. We're already looking forward to seeing you again next year!

If you'd like MOPERM staff to attend one of your upcoming events or would like to schedule a visit with our Member Services team, please email us at memberservices@moperm.com.

WINTER RISK MANAGEMENT: PRACTICAL STEPS TO PROTECT YOUR COMMUNITY

Winter weather increases the likelihood of property damage, employee injuries, and liability claims for public entities. Snow, ice, and freezing temperatures can create hazards that affect facilities, roadways, and public spaces. Proactive planning and consistent procedures are key to reducing risk during the winter months.



Slip-and-fall prevention should be a top priority. Establish clear snow and ice removal protocols for sidewalks, parking lots, and building entrances, and document when clearing and treatment occur. Adequate lighting, warning signage, and routine inspections can further reduce exposure to claims.

Cold weather impacts on property are another common source of loss. Frozen and burst pipes often result from insufficient insulation, building temperature fluctuations, or unoccupied facilities. Maintaining consistent heat, insulating vulnerable piping, and conducting regular checks of vacant or low-use buildings can help prevent costly water damage.

Employee safety is also critical during winter operations. Provide staff with appropriate cold-weather gear and training for working in icy conditions, including safe driving practices and equipment operation. Encouraging employees to report hazards early can prevent minor issues from becoming serious incidents.

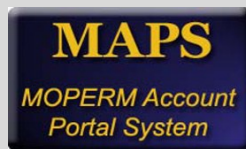
Winter preparedness is not a one-time task. Reviewing emergency response plans, updating contact lists, and coordinating with contractors and local partners helps ensure a timely response to severe weather events.

MOPERM MAPS PORTAL

MAPS is a great asset and allows access to valuable information about a member's coverage.

A User ID and password are required to log into MAPS. If you would like to schedule a visit or conference call to learn more about the MAPS portal and receive a User ID and password, please contact: **Lori Collins at lori-collins@moperm.com or 888-389-8198, ext 1121**

Lori can assist if you are unable to locate your password and user ID. You may also contact Daniel Webb at 888-389-8198, ext 1116 or daniel-webb@moperm.com for assistance.



QUESTIONS OR COMMENTS? CONTACT:

Member Services

Email: memberservices@moperm.com

Phone: 888-389-8198

Fax: 573-751-8276

www.moperm.com



Access MOPERM's online course catalog by clicking this icon at www.moperm.com.